



Claims Pursuant to Application 10/026,028  
Title : Debt To Savings

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1. I claim a method or process whereby an investment inclusive of a stock, bond or mutual fund is used in combination with a loan for the purpose of debt elimination and net worth improvement as one financial product.
2. I claim the use of dividends and capital gains from investments in a securitization method whereby they are used to pay a consumer loan through a linked system either electronic or by mail.
3. I claim a method whereby incremental improved net worth is a means by which a company engaged in business for profit is financially rewarded through the use of a legal Securities and Exchange Commission approved asset increased process in combination with legal banking department escrow and delayed payments in order that a customer must improve their improved net worth results first.
4. I claim a method either electronic or by mail whereby multiple monthly payment streams are used to pay a consumer loan and investment hybrid net worth improvement product off as quickly as possible to lower a customer's cost of borrowing.